

Voluntary Worksite Benefits

Insured by Voya Financial (Compass Plans)

Compass Accident Insurance

Accident insurance pays you benefits for specific injuries and events resulting from a covered accident. The amount paid depends on the type of injury and care received. You have the option to elect accident insurance to meet your needs. Accident insurance is a limited benefit policy. It is not meant to replace health insurance.

You may qualify to receive benefits for items listed below, as long as they are the result of a covered accident.

- Accident hospital care
- Follow-up care
- Common Injuries
- Emergency care benefits

Other features of Accident Insurance include:

Flexibility: You can use the benefit money for any purpose you like.

No evidence of insurability: You do not need to provide health information in order to qualify for coverage.

Payroll deductions: Premiums are paid through convenient payroll deductions.

How can accident insurance help?

Below are a few examples of how your accident insurance benefits could be used:

- Medical expenses, such as deductibles and copays
- Home healthcare costs
- Lost time from work
- Everyday expenses like utilities and groceries

How much does Accident Insurance Cost?

All employees pay the same rate, no matter their age. See the chart below for the premium amounts.

<u>Accident and Elected Riders</u>	<u>Monthly Rate</u>
Employee	\$12.12 (\$5.60 per pay period)
Employee + Spouse	\$24.24 (\$11.19 per pay period)
Employee + Child(ren)	\$27.76 (\$12.81 per pay period)
Family	\$38.88 (\$17.95 per pay period)

